

**Lenders Experienced with the Affordable Dwelling Unit (ADU) Program**

**As of 8/24/2023**

- 1. Atlantic Coast Mortgage, LLC**  
*FHA, VA, Conventional & USDA*  
20365 Exchange Street, #300  
Ashburn, VA 20147  
Office: 703-991-7997  
Email: [adu@acmlc.com](mailto:adu@acmlc.com)  
[atlanticcoastmortgage.com/branch/loudoun/](http://atlanticcoastmortgage.com/branch/loudoun/)
- 2. Southern Trust Mortgage, LLC**  
*FHA and VA Financing*  
Bradley Gable  
Phone: 703-777-1405  
Email: [bgable@southerntrust.com](mailto:bgable@southerntrust.com)
- 3. Ameris Bank**  
*FHA and Conventional*  
Tony Farfan  
Work: 703-466-4025  
Cell: 703-232-0010  
Email: [tony.farfan@amerisbank.com](mailto:tony.farfan@amerisbank.com)  
Shahira Miller  
Phone: 703-307-5168  
Email: [shahira.miller@amerisbank.com](mailto:shahira.miller@amerisbank.com)  
Richard Donohoe  
NMLS #659392  
Cell: 703-609-0391  
Email: [richard.donohoe@amerisbank.com](mailto:richard.donohoe@amerisbank.com)  
Sunita Sharma  
NMLS #2237704  
Phone: 703-466-4080  
Email: [sunita.sharma@amerisbank.com](mailto:sunita.sharma@amerisbank.com)
- 4. Fairway Independent Mortgage Group**  
*Conventional, FHA, VA*  
Kathy Riley  
44365 Premier Plaza, #200  
Ashburn, VA 20147  
Cell: 571-436-8584  
Email: [kriley@fairwaymc.com](mailto:kriley@fairwaymc.com)  
Dilal Ahmed  
NMLS #906357  
43777 Central Station Dr., Ste. 330  
Ashburn, VA 20147  
Cell: 703-623-6943  
Office: 703-520-1357  
Fax: 703-651-5543  
Email: [dilala@fairwaymc.com](mailto:dilala@fairwaymc.com)
- 5. Monarch Mortgage/Blue Ridge Bank**  
*Conventional Loans (3% down) & FHA*  
Maria Vasilakos  
Senior Loan Officer  
NMLS #104479  
4114 Legato Road Suite 320  
Fairfax, VA 22033  
Cell: 571-334-3299  
Fax: 703-272-4597  
Email: [mvasilakos@monarch1893.com](mailto:mvasilakos@monarch1893.com)  
[mariaplusloans.com](http://mariaplusloans.com)
- 6. New America Financial Corp**  
*Conventional/FHA*  
Neil Kantor  
Phone: 301-956-2905  
Fax: 240-238-2691  
Email:  
[nkantor@newamericafinancial.com](mailto:nkantor@newamericafinancial.com)

**7. PNC Bank**

*Conventional Loans: requires 3% down  
(one does NOT require PMI) and FHA*

Tom Jones  
NMLS #588078  
44080 Pipeline Plaza  
Ashburn, VA 20147  
Cell: 703-901-3995  
Email:  
thomas.jones@pnc.com

**8. Movement Mortgage**

*FHA, VHDA, USDA, DAP (Down Payment Assistance) Programs and Conventional*

Mary Krueger Team  
(Mary, Jihan, Dannyam)  
3701 Pender Drive, Suite #115  
Fairfax, VA 22030  
Office: 703-597-6279  
Email: mary.krueger@movement.com  
marykrueger.com

**9. CMG Financial**

*Conventional, FHA, VA, VHDA*

Kristina Walsh  
NMLS #485038  
Cell: 571-285-8318  
Email: kwalsh@cmghomeloans.com  
cmghomeloans.com/mysite/Kristina-Walsh

**10. American Financial Network**

*FHA and USDA*

Ireldy M. Fuentes  
Senior Loan Officer - se habla Español  
Phone: 703-622-3888  
Fax: 866-432-4566  
Email: ifuentes@afncorp.com

**11. Apple Federal Credit Union**

Headquarters Branch  
Main: 703-788-4800  
Fax: 703-592-0675

**12. The Money Store**

*Conventional, FHA and VA*  
Jody Alston (Loan Officer)  
Phone: 703-732-3905  
Email: jalston@themoneystore.com

**13. Guild Mortgage**

*FHA, USDA, VA and Conventional First Lien Financing*

Mark Lynch  
District Manager  
NMLS #22882  
125 West Piccadilly St. #1  
Winchester, VA 22601  
Cell: 540-664-4700  
Direct Phone: 540-771-2334  
Fax: 540-427-6874  
Email: mark.lynch@guildmortgage.com

**14. Atlantic Coast Mortgage**

*FHA & Conventional Financing*

Jocelyn Lasher  
NMLS #390711  
4097 Monument Corner Dr. #600  
Fairfax, VA 22030  
Phone: 703-371-2405  
Email: jlasher@acmlc.com  
jocelynlasher.com  
Brian Murphy  
NMLS #867203  
Cell: 703-675-5746

**15. Citizens**

*Conventional, FHA and/or VA*

Noel A. Shepherd  
NMLS #313280  
6903 Rockledge Drive  
Bethesda, MD 20817  
Phone: 202-642-4305  
Email: noel.shepherd@citizensbank.com

**16. George Mason Mortgage, LLC**

*Conventional, FHA and/or VA*  
Emilio Martinez  
NMLS # 2312265  
Branch Manager/Mortgage Banker  
4100 Monument Corner Drive, Suite 100  
Fairfax, VA 22030  
Phone: 703-802-5346  
Cell: 703-906-8039  
Fax: 703- 449-5586  
Email: emarinez@gmmlc.com

Carolyn Flitcroft  
Senior Home Loan Consultant  
NMLS #389312  
Phone: 540-327-2986  
Email: cflitcroft@mainstreethl.com  
Ginger Helmick  
Home Loan Consultant  
NMLS #1605477  
Phone: 540-270-6668  
Email: ginger@mainstreethl.com  
mainstreethomeloans.com

**17. Capital One**

*Conventional loan requiring a minimum,  
3% down, CRA 3% down conventional, and  
CRA FHA*  
Armando Santiago  
Financial Access Educator/Mortgage Loan  
Officer  
NMLS #689418  
Phone: 301-256-5776  
Contact: [linkedin.com/in/armando-  
santiago-865179149](https://www.linkedin.com/in/armando-santiago-865179149)

**20. Homeside Financial**

*Conventional, FHA and/or VA*  
Lee Lecca (Fluent in Spanish and  
Portuguese)  
Senior Loan Officer  
NMLS #698693  
4000 Legato Road, Suite 550  
Fairfax, VA 22033  
Phone: 703-568-6088  
Email: llecca@gohomeside.com

**18. First Heritage Mortgage, LLC**

Jerry Berry  
NMLS #109657  
3201 Jermantown Road, Suite 800  
Fairfax, VA 22030  
Phone: 703-293-6143  
Mobile: 703-618-2428  
Fax: 703-293-6143  
Email: [jberry@fhmtg.com](mailto:jberry@fhmtg.com)  
[jerryberryloans.com](http://jerryberryloans.com)

**21. American Nationwide Mortgage -City  
Lending**

*FHA, VA, USDA, and Conventional Loans*  
Sam Haq  
NMLS #908358  
8500 Leesburg Pike, Suite 411  
Tysons, VA 22182  
Phone: 855-365-9200

**19. Main Street Home Loans**

*Conventional & FHA Financing*  
Matt Prehn  
Senior Home Loan Consultant  
NMLS #394014  
Phone: 703-402-1568  
Fax: 443-451-4123  
Email: [mprehn@mainstreethl.com](mailto:mprehn@mainstreethl.com)

**22. CBM Mortgage**

*VHDA available*  
Felipe Gonzalez  
NMLS #193423  
48070B Eisenhower Avenue  
Alexandria, VA 22304  
Phone: 571-386-1286 Ext. 101  
Cell: 571-252-0449  
Email: [felipe@cbmmortgage.com](mailto:felipe@cbmmortgage.com)

**23. Intercoastal Mortgage**

*Convention, FHA, VA, VHDA*

Colin Myers

NMLS #1473250

Phone: 703-407-1377

Email: [cmyers@icmtg.com](mailto:cmyers@icmtg.com)

Ryan Kelly

NMLS #1403392

Phone: 703-259-0775

**24. Vellum Mortgage**

*Conventional, FHA, VA, VHDA*

Carlos Larrazabal

NMLS # 476370

Elizabeth Larrazabal

12700 Fair Lakes Circle Ste: 400

Fairfax, VA 22033

Main: 571-503-6747

Direct: 571-830-2819

[carlos@vellummortgage.com](mailto:carlos@vellummortgage.com)

Interested lenders, please contact the ADU program at 703-737-8043 for information on being added to this list. Lender list is subject to change at any time.

Inclusion does not imply endorsement. Omission does not imply disapproval.

